

## Billy Malone---Success

The January issue of Associated Advertising contains under the heading of "Malone—Man of Faith" a tribute to William R. Malone who has made such a success of the Postal Life Insurance company through advertising and without agents.

He is now William R. Malone, president, but there will be hundreds who went to the High school here in the early nineties who will think of him as Billy Malone, the principal on the job, full of pep, quick of understanding, a judge of human nature, a terror to the mutinists and the best kind of a guide to the chaps who were just mischievous and in whom he could see the good.

Looking backward there is not one of them who will not glory in the success he has made and hope that it will continue through a long life. Associated Advertising says of him:

Back when the insurance affairs of New York companies were so ruthlessly ripped open by Charles E. Hughes there were some seeds planted in fertile ground, and we are now beginning to realize that there is likely to be a crop of revolutionary practices in life insurance. If you want to get a good idea of what this crop is, and what it is likely to be, just go down to 35 Nassau street, in New York City, sit opposite to William R. Malone, and listen to what he will tell you. There isn't anything more interesting than to listen to a man who has been strenuously working for years to put an idea into working order in business. They generally have to endure some severe buffeting. Though it has always been my thought that following the lead of an idea is not so much a personal virtue as we have been wont to believe. So far as my own experience goes, the idea selects the man, and when it gets a lodgment in his mind it dominates him. He is not a free agent. He has to follow the lead of the idea. However that may be, there is Malone, preaching his idea of life insurance to you and you are getting a taste of something you had not imagined.

Malone is a small man possessed with a big idea. He is full of sand. Just listen to him a moment, as he talks to somebody over the phone. His tone is full and confident, his diction is crisp and decisive; when he speaks there is something gald, and in a moment the matter is decided, and the thread of the talk about the big idea is resumed. In the course of the insurance investigation referred to, there was much revelation of agency practice that was not good to hear. It led Malone to think that the whole agency scheme in life insurance was unnecessary. He kept thinking about it. Finally there was born the Postal Life Insurance company, that has no agents. The policy holders are their own agents. Malone and his assistants tell the inquirers what they wish to know and they sell themselves their policies, or they do not—just as they see fit. As a matter of fact, they sell themselves to an extent that makes one wonder. But it takes but a little thought to dissipate the wonder, and that little thought is "advertising."

The Postal Life Insurance company is about eight years old, and is a success. It has got all of its business through advertising, except the business of one or two companies that it reinsured. Most advertising men would think that getting life insurance through advertising is a proposition demanding a great appropriation, and the devotion of a large percentage of gross receipts to advertising. But it has not proved so. The Postal Life spends but 1 per cent of its gross income for advertising, and gets the business. It has done this during the most barren period of life insurance, when the old-line companies were falling by the way; six or seven of them have disappeared from the New York field during the period of the life of Postal. There

have been no new or novel schemes offered. The same rate of premiums has been charged, though the insured get the benefit of the agency-savings in dividends; the medical examinations have been very rigid, there has been little pressure put on those who answered advertisements, and there has been relatively little advertising. But think of getting life insurance business at a soliciting expense of 1 per cent.

Mr. Malone has inaugurated some rather progressive innovations, the tendency of which has been to check and limit business, though to improve the business accepted. He has a very efficient health bureau, which keeps in touch with the physical condition of the company's risks, and advises policy holders who wish to keep in condition and stay with the company. He works to get and keep the good-will of the policy holders, and this is beginning to bear fruit—they are taking a keen interest in the affairs of the company, and are sending their friends to it. Doing business through the mail eliminates the complications the other companies encounter in other states, and minimizes many other expenses.

Of course, while the work of the Postal Life is interesting in all of its phases, being a pioneer in other respects than the elimination of the agents, it is the advertising feature that interests advertising men. Mr. Malone has made a demonstration of the power of advertising that is of the utmost significance and value, and which ought to endear him to all advertising men—especially all who have imbibed the theory that advertising is something in the way of a science that can be made to respond to the application of fixed principles.

Mr. Malone believed in advertising to an extent that led him to stake all his future upon its efficacy. What would have happened to him if his advertising of the Postal Life had not pulled? How many of us professional advertising men would even now be willing to stake all the money we have, our business reputations and our hopes for the future on advertising applied to a new proposition? Malone did that, and he did it with the belief that he was taking only an ordinary business risk.

Mr. Malone's ideas, which have made his company a success, are making way in insurance circles. At first he was opposed, and subject to some rather disagreeable experiences. But now it seems evident that insurance men generally are observing him with peculiar interest; and have accepted him and his company into the fraternity. Of course, there's more to Mr. Malone than an insurance company president; but whatever that something more may be, I am content to think of him as a man who has taught advertising men to have faith in the wonderful power of their business.

### DRAMATICS---Continued From Page 10

piano selections; Lew Wells, saxophone and monologue artist; Kate Sandwina and company in a weight lifting act, and the Mutual Weekly.

AMERICAN—The management announces for the week to come "Checkers" for three days commencing Monday, January 26th, followed by a double headline program on Thursday, Friday and Saturday, including the third story of "The Adventures of Kathlyn" entitled "The Temple of the Lion." This is in two parts and will be followed by "The Daughter of the Hills" with Laura Sawyer.

"I see 'ere by the papers they be tarkin' 'bout closin' the bloomin' 'pubs' in the middle of the hevenin'." "I shouldn't mind, meself, if they closed 'em a couple o' hours sooner. Wot I see is, if a man ain't full by 'alf-past ten, 'e ain't tryin'."—Liverpool Mercury.



Serve  
Your  
Guests  
With  
Our

## American Beauty Beer

Or Our

## "Old German Lager" Beer

The famous products that touch the spot

Phone Hyland 17 for a Case

Salt Lake Brewing Co.

5th So. and 10th East

WHEN ORDERING, SPECIFY

## Castle Gate or Clear Creek Coal

Good Coals None Better

Utah Fuel Company, Judge Bldg., City

## In Selecting His Beverage

a man is governed mostly by its taste and flavor. Of course, he wants to know that it's pure and will not result in any harm to him, but, after that, it's the "taste"

## FISHER BEER

is not only pure and harmless, but it "tastes good going down." Because we use a combination of hops, malt and water that is RIGHT, and we eliminate every danger of "off-tastes" by scrupulous care and cleanliness.

The Prize is IN THE BEER

A. Fisher Brewing Co., Salt Lake City